

Consumer decision making styles among young consumers in India and Germany: A cross cultural comparative study using the consumer style inventory

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Abstract

This study explores consumer decision-making styles among young consumers in India and Germany and examines the reliability and applicability of the Consumer Style Inventory (CSI) across both cultural contexts. Primary data were collected from 151 consumers aged 18 to 35 years using a structured online questionnaire encompassing the eight established CSI dimensions. Descriptive statistics, reliability analysis using Cronbach's alpha, exploratory factor analysis, and independent samples t-tests were employed to assess the psychometric properties of the CSI and to identify cross-country differences in decision-making orientations. The results demonstrate acceptable to strong internal consistency across all eight CSI dimensions, and the exploratory factor analysis yields a broadly interpretable eight-component structure aligned with the original CSI framework. Contrary to earlier studies reporting significant cross-cultural divergence, no statistically significant differences were observed between Indian and German respondents across any CSI dimension, with effect sizes ranging from negligible to small. Perfectionism and price value consciousness emerge as the most prominent shared traits across both samples. At the same time, descriptive tendencies indicate relatively stronger brand consciousness and a recreational shopping orientation among Indian consumers, and marginally higher price-value consciousness and brand loyalty among German consumers. These findings suggest that digitalisation may be narrowing cross-cultural differences in decision-making among young, digitally active consumers. The results offer important implications for marketers, retailers, and global businesses, indicating that firms can adopt more standardised marketing strategies when targeting young, digitally engaged consumers, reducing the need for extensive cultural adaptation.

Keywords: Consumer Decision Making Styles, Consumer Style Inventory, Cross Cultural Comparison, Online Shopping Behaviour, Young Consumers

JEL Classification: D91, M31, M39, F69

1. Introduction

One of the most established frameworks for profiling consumer decision tendencies is the Consumer Decision-Making Style Inventory (CSI). The CSI conceptualises consumers as possessing stable cognitive–affective traits, such as perfectionism, brand consciousness, novelty–fashion consciousness, recreational shopping orientation, price–value sensitivity, impulsiveness, confusion by overchoice, and habitual loyalty (Sprotles and Kendall, 1986). Over time, CSI has been widely applied across different cultural contexts; however, research has shown inconsistent factor structures, cultural variations, and varying levels of scale robustness (Hafstrom et al., 1992; Zhou et al., 2009). Cultural context plays a central role in shaping how individuals perceive quality, interpret branding cues, and approach decision complexity (Arrindell, 2003; De Mooij, 2004). Variations in economic development, retail infrastructure, lifestyle values, and technological adoption lead to different manifestations of decision-making traits across societies (Fan and Xiao, 1998; Mitchell and Bates, 1998). India’s retail market is undergoing rapid transformation with rising aspirational consumption, hybrid retail channels and expanding digital commerce (Sharma et al., 2018). In contrast, Germany offers a mature, structured retail environment characterised by quality-conscious, sustainability-oriented, and information-driven consumers (Walsh et al., 2001; Mehta and Dixit, 2016). Despite these contrasts, empirical studies directly comparing Indian and German consumers remain scarce. Prior studies revealed cross-country differences in CSI structures; however, these studies relied on traditional shopping contexts, predating the widespread influence of smartphone shopping, social media, and algorithmic recommendation systems (Lysonski et al., 1996; Mehta and Dixit, 2016). Recent research suggests that digitalisation may reduce cultural differences by standardising consumption environments and exposing youth across countries to similar global trends (Kim and Eastin, 2011; Lichy et al., 2023). To address these gaps, the present study seeks to address the following research questions:

RQ1: Do young consumers in India and Germany differ significantly in their decision-making styles as measured by the CSI?

RQ2: What are the dominant consumer decision-making traits among Indian consumers compared to German consumers?

2. Literature Review

2.1 Consumer decision-making styles and the CSI framework

The Consumer Styles Inventory (CSI), developed by Sprotles and Kendall (1986), identifies eight decision-making styles, including perfectionism, brand consciousness, novelty–fashion consciousness, recreational shopping, price–value consciousness, impulsiveness, confusion by overchoice, and habitual loyalty (Sprotles and Kendall, 1986). Although CSI has been validated across various contexts, research consistently demonstrates that its factor structure is sensitive to cultural, economic, and demographic conditions (Hafstrom et al., 1992; Fan and Xiao, 1998; Mitchell and Bates, 1998). Recent studies have further extended the relevance of the CSI in

contemporary consumption environments by integrating digital consumption patterns, social media influence, and online shopping behaviours (Priporas et al., 2017; Dhir et al., 2019). Despite its widespread applicability, the stability of the CSI factor structure has been a recurring concern in the literature. For example, studies among Gen Z consumers reveal the emergence of modified or hybrid decision-making styles, such as digital convenience orientation and socially influenced decision-making, which are not fully captured in the original CSI framework (Stoica and Hickman, 2024). Additionally, the proliferation of e-commerce platforms and mobile shopping has intensified information overload, thereby amplifying confusion by overchoice while simultaneously fostering habitual purchasing through platform-based loyalty ecosystems (Thangavel et al., 2019).

2.2 CSI in cross-cultural settings

Cross-cultural research shows that decision-making styles vary across countries due to differences in cultural values, product familiarity, retail maturity, and information-processing patterns (Arrindell, 2003; De Mooij, 2004). Early comparative studies, such as Lysonski et al. (1996), found notable differences between developed and developing economies, suggesting that cultural context shapes not only the expression but also the configuration of decision-making styles. Subsequent research has reinforced these findings, indicating that CSI dimensions may merge, split, or exhibit varying levels of reliability depending on cultural environments (Walsh et al., 2001; De Mooij, 2004). More recent studies further highlight that globalisation and digitalisation are intensifying cross-cultural convergence in some dimensions while simultaneously amplifying divergence in others, due to differences in digital literacy and platform ecosystems (Klein and Sharma, 2021). India's retail landscape is characterised by a hybrid structure combining traditional stores with rapidly expanding organised retail and e-commerce platforms, alongside rising disposable incomes and aspirational consumption among youth (Agarwal and Wu, 2015). In contrast, Germany represents a highly structured retail environment, where consumers tend to exhibit strong quality consciousness, efficiency orientation, and planned purchasing behaviour (Walsh et al., 2001). Comparative studies, including the work of Mehta and Dixit (2016), have identified significant differences in CSI factor structures between these two contexts, concluding that the instrument demonstrates greater stability in developed markets.

2.3 CSI in digital consumption environments

The rapid shift toward online and mobile retailing has fundamentally reconfigured consumer decision-making processes, with digital touchpoints, algorithmic recommendations, and information abundance playing a central role in shaping cognitive orientations. For instance, Sharma and Klein (2016) show that brand consciousness, perfectionism, and novelty-fashion consciousness significantly enhance consumer participation in online group-buying platforms, where social proof and time-bound offers intensify evaluative processes. Similarly, Soto-Acosta et al. (2014) find that confusion by overchoice and perfectionism becomes more pronounced in

digital product evaluation contexts due to information overload, heightened perceived risk, and the proliferation of alternatives. Moreover, mobile commerce environments, characterised by ease of access and frictionless payment systems, have been found to strengthen hedonic and recreational shopping orientations, particularly among younger cohorts (Sarkar et al., 2019). More recent studies confirm that young consumers, especially Generation Z, are increasingly exposed to similar digital retail environments characterised by global brand narratives, influencer marketing, and platform-driven consumption norms (Djafarova and Bowes, 2020; Lichy et al., 2023). However, some studies caution that while surface-level convergence is evident, underlying value systems and socio-economic conditions continue to shape the intensity and expression of these styles (Abashidze and Khakhubia, 2026).

2.4 Generational influences on decision-making styles

Generational cohort theory posits that younger consumers demonstrate distinct cognitive and behavioural patterns in information processing, technology adoption, and consumption preferences compared to older cohorts (De Pelsmacker, 2025). Generation Z consumers exhibit heightened novelty seeking, impulsiveness, and fashion consciousness, alongside a strong inclination towards experiential and digitally mediated consumption (Thangavel et al., 2021). Young consumers are particularly susceptible to social media influence, peer validation, and algorithm-driven recommendations, which reshape traditional decision-making processes (Djafarova and Bowes, 2020). Continuous exposure to global digital platforms fosters homogenised consumption experiences, thereby attenuating cultural distinctions among youth segments across countries (Lichy et al., 2023). Studies further demonstrate the adaptability and contextual sensitivity of CSI across emerging consumption domains. For instance, Ryding et al. (2020) identified novelty–fashion consciousness and price–value consciousness as significant predictors of second-hand fashion consumption in Poland, while Lichy et al. (2023) reported the interaction of novelty seeking and brand loyalty with sustainability orientations in luxury resale markets. However, despite its widespread application, inconsistencies in CSI factor structures persist across cultural contexts, raising concerns regarding its universal validity (Mehta and Dixit, 2016). This underscores the need for continuous cultural revalidation, especially in digitally transitioning economies where hybrid consumption patterns are evolving.

3. Methodology

3.1 Research design

This study employed a quantitative, cross-sectional research design, consistent with prior work on consumer decision-making styles (Lysonski et al., 1996). This allowed for systematic assessment of the Consumer Style Inventory (CSI) among young consumers in India and Germany.

3.2 Measures and constructs

The study focused on the eight established CSI dimensions, including perfectionistic/quality conscious, brand conscious, novelty–fashion conscious, recreational–hedonistic, price–value conscious, impulsive/careless, confused by overchoice, and habitual/brand loyal. These constructs represent stable cognitive–behavioural orientations that influence purchase decisions (Sprotles and Kendall, 1986). All items were measured using a 5-point Likert scale and were adapted from validated versions of the CSI applied in cross-cultural studies (Hafstrom et al., 1992; Fan and Xiao, 1998).

3.3 Sampling and participants

The target population comprised adult consumers (18 years and above) in India and Germany who engage in online or offline retail purchases. A purposive sampling technique was adopted to identify respondents with recent online shopping experience, ensuring relevance to contemporary digital consumption environments. A total of 151 participants (92 from India and 59 from Germany) completed the survey. This sample size is adequate for exploratory factor analysis and comparative statistical testing.

3.4 Data collection

Data were collected through a structured online questionnaire distributed via university networks, student groups, and social media platforms. The instrument included demographic questions and 31 CSI items. Online distribution was particularly suitable for capturing young, digitally active consumers, who represent a primary segment of interest for understanding modern decision-making patterns.

3.5 Analytical procedure

Data analysis was conducted using SPSS. The following descriptive statistics were used to summarise demographic characteristics and examine response trends across CSI items. Reliability analysis using Cronbach's alpha assessed internal consistency for each CSI dimension. Construct validity was evaluated through the Kaiser–Meyer–Olkin (KMO) measure, Bartlett's test of sphericity, and exploratory factor analysis (EFA) with varimax rotation. Independent samples t-tests were conducted to identify statistically significant differences between Indian and German consumers across the eight CSI dimensions. Composite scores for each CSI dimension were computed by averaging their respective item scores. This multi-step analytical approach ensured psychometric robustness and facilitated cross-country comparison.

3.6 Ethical considerations

Ethical standards were upheld throughout the research process. Participation was voluntary, informed consent was obtained online, and respondents were assured anonymity and confidentiality. No identifying information was collected, and data were used exclusively for academic purposes.

4. Findings and Analysis

4.1 Sample characteristics

The study draws on 151 valid responses collected from consumers in India ($n = 92$, 60.93%) and Germany ($n = 59$, 39.07%), providing an appropriate sample for cross-cultural analysis. As presented in Table 1, the sample is predominantly female, with women comprising 70.86% of respondents and men accounting for 29.14%. The age profile indicates a relatively young and digitally engaged consumer base, with the largest proportion of participants falling within the 21–25-year age group (55.63%), followed by those aged 26–30 years (33.77%). Respondents below 20 years and those aged 31–35 years each represented 5.30% of the sample. The sample consists of active consumers, with weekly (45.03%) and monthly (33.77%) shopping patterns dominating. Quality (39.74%) and price (27.81%) emerge as the primary purchase drivers, indicating a predominantly functional decision orientation.

Table 1. Demographic Characteristics of Respondents (N = 151)

Variable	Category	Frequency	Percentage (%)
Gender	Male	44	29.14
	Female	107	70.86
Country	India	92	60.93
	Germany	59	39.07
Age	Below 20 years	8	5.30
	21–25 years	84	55.63
	26–30 years	51	33.77
	31–35 years	8	5.30

4.2 Descriptive statistics

Table 2 presents the item-level descriptive statistics for the eight Consumer Style Inventory (CSI) dimensions across Indian and German respondents.

Perfectionism (PQC) emerges as one of the most dominant traits in both samples, with all mean values exceeding 4.0. German respondents consistently report slightly higher scores across all items, particularly PQC3 and PQC4 ($M = 4.36$), compared to Indian respondents. This suggests

that German consumers demonstrate a stronger inclination toward structured decision-making, precision, and high product standards. However, the relatively high means among Indian consumers also indicate that quality consciousness is a shared behavioural orientation across both markets.

Table 2. Descriptive Statistics of CSI Dimensions (India vs Germany)

Dimension	Item	Mean (India)	SD (India)	Mean (Germany)	SD (Germany)
Perfectionism (PQC)	PQC1	4.20	0.842	4.27	0.739
	PQC2	4.13	0.854	4.19	0.955
	PQC3	4.16	0.881	4.36	0.846
	PQC4	4.10	0.984	4.36	0.713
Brand Consciousness (BC)	BC1	3.46	1.073	3.00	1.189
	BC2	3.50	0.966	3.12	1.261
	BC3	2.93	1.117	2.83	1.191
	BC4	3.28	1.062	3.07	1.298
Fashion Consciousness (NFC)	NFC1	3.61	0.811	3.32	1.319
	NFC2	3.51	0.955	3.41	1.233
	NFC3	3.36	1.012	3.32	1.238
	NFC4	3.03	1.094	3.39	1.232
Recreational Shopping (RSC)	RSC1	2.89	1.296	2.88	1.301
	RSC2	3.23	1.232	2.76	1.278
	RSC3	3.46	1.152	2.97	1.326
	RSC4	4.34	0.684	4.36	0.905
Price–Value Consciousness (PVC)	PVC1	4.14	0.872	4.29	0.948
	PVC2	3.97	0.907	4.31	0.951
	PVC3	4.50	0.671	4.39	0.929
Impulsiveness (IC)	IC1	3.18	1.138	3.05	1.166
	IC2	3.24	1.171	3.08	1.071
	IC3	3.04	1.128	3.24	1.236
	IC4	3.10	1.276	3.00	1.273
Confused by Overchoice (CO)	CO1	3.66	1.030	3.54	1.104

Dimension	Item	Mean (India)	SD (India)	Mean (Germany)	SD (Germany)
	CO2	3.36	1.054	3.44	1.149
	CO3	3.45	1.031	3.80	0.826
	CO4	3.48	1.227	3.64	1.047
Brand Loyalty (HBL)	HBL1	3.78	1.127	4.08	0.896
	HBL2	3.71	1.085	3.86	1.058
	HBL3	3.62	0.982	3.81	1.074
	HBL4	4.12	0.850	4.03	0.964

In contrast, Brand Consciousness (BC) is more pronounced among Indian respondents. Across all items, Indian mean values (ranging from 2.93 to 3.50) exceed those of German respondents (2.83 to 3.12). Indian consumers are relatively more influenced by brand image, recognition, and symbolic value in their purchase decisions. The higher standard deviations among German respondents further suggest greater variability in brand preference, reflecting a less uniform reliance on branding cues. For Fashion Consciousness (NFC), Indian consumers again report marginally higher scores for most items, particularly NFC1 (M = 3.61). This reflects a stronger orientation toward trend-seeking and style-based consumption. However, the differences between the two groups are relatively small, and German respondents show comparable engagement, especially for NFC4, indicating that fashion involvement is moderately present across both contexts. The pattern for Recreational Shopping Consciousness (RSC) suggests that Indian consumers are more likely to perceive shopping as a leisure activity. Higher scores for RSC2 and RSC3 among Indian respondents indicate greater enjoyment derived from browsing and shopping experiences. Notably, both groups report very high scores for RSC4 (India = 4.34; Germany = 4.36), suggesting that shopping is widely perceived as relaxing or enjoyable when engaged in, irrespective of cultural context. Price–Value Consciousness (PVC) is strongly evident in both groups, with mean values exceeding 3.9 across all items. German respondents report slightly higher scores for PVC1 and PVC2, indicating a more consistent emphasis on value optimisation and rational evaluation of price–quality trade-offs. Indian respondents, however, record the highest individual mean (PVC3 = 4.50), suggesting strong deal-seeking behaviour. Overall, both groups exhibit a pronounced value-conscious orientation, with Germans displaying slightly greater consistency. For Impulsiveness (IC), both groups show moderate mean values (approximately 3.0–3.2), indicating a balanced tendency toward spontaneous purchasing. Indian respondents report marginally higher scores on IC1 and IC2, suggesting slightly greater susceptibility to impulse buying, potentially influenced by promotional stimuli and digital shopping environments. However, the differences are minimal, indicating broadly similar behavioural tendencies. The Confused by Overchoice (CO) dimension also reflects moderate mean values across both groups, highlighting the presence of decision complexity in contemporary retail settings. German

respondents report slightly higher scores for CO3 ($M = 3.80$) and CO4 ($M = 3.64$), suggesting that they may experience marginally greater cognitive overload when faced with excessive options or information.

Finally, Brand Loyalty (HBL) appears to be somewhat stronger among German respondents, with higher mean scores across most items (e.g., $HBL1 = 4.08$). This suggests a greater tendency toward repeat purchasing and long-term brand commitment. Indian respondents, while also demonstrating moderate to high loyalty (up to $M = 4.12$), show slightly lower consistency, indicating a relatively higher openness to switching brands.

4.3 Reliability Analysis

Reliability analysis was conducted to assess the internal consistency of the Consumer Style Inventory (CSI) dimensions across the pooled sample of Indian and German respondents (shown in Table 3). Cronbach's alpha (α) was employed as the primary reliability indicator, consistent with established practices in consumer behaviour and cross-cultural scale validation research. The results indicate that all eight dimensions exceed the recommended threshold of $\alpha \geq 0.70$, confirming acceptable to excellent internal consistency. Among the constructs, Fashion Consciousness ($\alpha = 0.903$) demonstrates the highest reliability, suggesting a high degree of coherence among items capturing trend-oriented and style-related consumption behaviour. Similarly, Brand Consciousness ($\alpha = 0.887$) and Confusion by Overchoice ($\alpha = 0.881$) exhibit strong reliability, indicating stable measurement of brand-driven evaluation and information overload tendencies. Perfectionism ($\alpha = 0.808$) and Brand Loyalty ($\alpha = 0.823$) also show robust internal consistency, reinforcing the reliability of quality-oriented and habitual purchase behaviours across respondents. Price–Value Consciousness ($\alpha = 0.773$) and Impulsiveness ($\alpha = 0.775$) fall within acceptable ranges, suggesting consistent measurement of value-seeking and spontaneous buying tendencies. The lowest reliability is observed for Recreational Shopping Consciousness ($\alpha = 0.713$); however, this value remains within acceptable limits for exploratory and cross-cultural research. The relatively lower alpha may reflect the subjective and context-dependent nature of hedonic shopping experiences, which can vary across individuals and cultural settings.

Table 3. Reliability Statistics for CSI Dimensions

CSI Dimension	Cronbach's Alpha (α)	No. of Items
Perfectionism (PQC)	0.808	4
Brand Consciousness (BC)	0.887	4
Fashion Consciousness (NFC)	0.903	4

CSI Dimension	Cronbach's Alpha (α)	No. of Items
Recreational Shopping (RSC)	0.713	4
Price–Value Consciousness (PVC)	0.773	3
Impulsiveness (IC)	0.775	4
Confused by Overchoice (CO)	0.881	4
Brand Loyalty (HBL)	0.823	4

4.4 Validity and Factor Structure

Construct validity of the Consumer Style Inventory (CSI) was assessed through a combination of the Kaiser–Meyer–Olkin (KMO) measure, Bartlett's Test of Sphericity, and Exploratory Factor Analysis (EFA) with varimax rotation. As shown in Table 4, the KMO value obtained was 0.799, indicating a meritorious level of sampling adequacy and confirming that the dataset is suitable for factor analysis. Bartlett's Test of Sphericity was statistically significant ($\chi^2 = 2801.50$, $df = 465$, $p < 0.001$), rejecting the null hypothesis that the correlation matrix is an identity matrix.

Table 4. KMO and Bartlett's Test of Sphericity

Test	Value
KMO Measure of Sampling Adequacy	0.799
Bartlett's Test (Chi-square)	2801.50
Degrees of Freedom	465
Significance (p-value)	0.000

The total variance in Table 5 shows that eight components have eigenvalues greater than 1, satisfying the Kaiser criterion and together explaining 72.71% of the total variance, indicating strong explanatory power of the CSI model. Initially, the first few components account for a large share of variance (Component 1 = 21.23%, Component 2 = 17.63%), suggesting dominant underlying patterns. After varimax rotation, the variance is more evenly distributed across all eight factors (approximately 7–11% each), improving interpretability and confirming a balanced factor structure.

Table 5. Total Variance Explained

Component	Initial Eigenvalues (Total)	% of Variance	Cumulative %	Rotation Sums of Squared Loadings (Total)	% of Variance	Cumulative %
1	6.582	21.232	21.232	3.427	11.054	11.054
2	5.466	17.631	38.863	3.110	10.032	21.086
3	2.956	9.536	48.398	3.079	9.931	31.017
4	2.319	7.480	55.879	2.878	9.285	40.302
5	1.578	5.091	60.970	2.656	8.569	48.871
6	1.337	4.314	65.284	2.629	8.482	57.353
7	1.187	3.829	69.113	2.578	8.318	65.670
8	1.115	3.597	72.710	2.182	7.039	72.710

The rotated component matrix (shown in Table 6) shows a clear and interpretable structure, with most items loading strongly (>0.50) on their respective factors, indicating good construct validity and minimal cross-loading. Varimax rotation was used to maximise loading clarity and enhance separation between factors. Perfectionism (PQC) items loaded on Component 2, confirming a quality-focused dimension, while Brand Consciousness (BC) and Fashion Consciousness (NFC) loaded on Component 1, reflecting symbolic consumption tendencies. Recreational Shopping (RSC) clustered on Component 4, capturing hedonic behaviour, and Price–Value Consciousness (PVC) loaded across Components 2 and 3, indicating value orientation. Impulsiveness (IC) loaded on Component 3, Confusion by Overchoice (CO) showed strong negative loadings on Component 3, and Brand Loyalty (HBL) loaded on Component 8, confirming a stable loyalty construct.

Table 6. Summary of Factor Loadings (≥ 0.50)

Construct	Dominant Component	Loading Range
Perfectionism (PQC)	Component 2	0.545 – 0.704
Brand Consciousness (BC)	Component 1	0.515 – 0.593
Fashion Consciousness (NFC)	Component 1	0.707 – 0.791
Recreational Shopping (RSC)	Component 4	0.670 – 0.706
Price–Value Consciousness (PVC)	Component 2	0.571 – 0.649
Impulsiveness (IC)	Component 3	0.561 – 0.732
Confusion by Overchoice (CO)	Component 3	0.587 – 0.695
Brand Loyalty (HBL)	Component 8	0.584 – 0.660

4.5 Inferential Analysis

To examine cross-cultural differences in consumer decision-making styles, independent samples *t*-tests were conducted across the eight Consumer Style Inventory (CSI) dimensions. Before interpreting mean differences, Levene's test for equality of variances was assessed to verify the homogeneity assumption. Where variance equality was violated, adjusted statistics were considered. The results indicate that no statistically significant differences exist between Indian and German consumers across any of the eight CSI dimensions ($p > 0.05$). While minor variations in mean scores are observed, these differences do not translate into statistically meaningful distinctions, suggesting broadly similar behavioural orientations between the two groups. The inferential results provide consistent evidence of no statistically significant cross-country variation in consumer decision-making styles.

Table 7. Independent samples t-test for cross-country differences in CSI dimensions

CSI Dimension	Levene's Sig.	t-value	df	p-value	Mean Diff.	Cohen's d	Interpretation
Perfectionism	0.722	-1.269	149	0.206	-0.146	0.17	Not significant
Brand Consciousness	0.037	1.476	109.7	0.143	0.289	0.26	Not significant
Fashion Consciousness	0.001	0.091	101.3	0.928	0.018	0.02	Not significant
Recreational Shopping	0.286	1.673	149	0.096	0.237	0.21	Not significant
Price–Value Consciousness	0.018	-0.848	110.9	0.398	-0.125	0.15	Not significant
Impulsiveness	0.975	0.315	149	0.753	0.048	0.04	Not significant
Confusion by Overchoice	0.751	-0.779	149	0.437	-0.120	0.11	Not significant
Brand Loyalty	0.165	-1.042	149	0.299	-0.142	0.14	Not significant

Perfectionism scores were marginally higher among German respondents, indicating a slightly stronger emphasis on product quality and decision precision. However, the difference was not statistically significant ($p = 0.206$), suggesting comparable quality-conscious behaviour across both groups.

Similarly, Indian consumers reported relatively higher brand consciousness, reflecting a greater inclination towards well-known and aspirational brands. Nevertheless, this difference did not reach statistical significance ($p = 0.143$), indicating that brand-oriented decision-making remains broadly similar across contexts. Fashion consciousness exhibited almost identical mean values across both countries ($p = 0.928$), highlighting that trend sensitivity and style orientation are equally prevalent among young consumers irrespective of cultural background. Recreational shopping followed a similar pattern, with slightly higher mean scores for Indian respondents, yet no statistically meaningful difference ($p = 0.096$). In terms of price–value consciousness, German respondents demonstrated marginally higher scores, consistent with a more value-oriented consumption pattern. However, this difference was not significant ($p = 0.398$), suggesting that both groups exhibit comparable sensitivity to price and value considerations. Impulsiveness and confusion by overchoice also showed no significant variation across countries ($p = 0.753$ and $p = 0.437$, respectively). These findings indicate that spontaneous purchasing tendencies and cognitive overload are shared behavioural characteristics, likely influenced by similar digital retail environments. Brand loyalty was slightly higher among German respondents, suggesting a tendency toward repeat purchase behaviour and trust in established brands. However, the difference was not statistically significant ($p = 0.299$), reinforcing the overall pattern of similarity. Effect size analysis using Cohen's d further confirms the negligible to small magnitude of differences across all dimensions ($d = 0.02$ to 0.26), providing positive evidence of practical similarity between the two groups beyond the absence of statistical significance alone.

4.6 Discussion

This study aimed to explore whether young consumers in India and Germany differ in their decision-making styles (RQ1) and to identify the dominant consumer traits within each group (RQ2) using the Consumer Style Inventory (CSI).

With respect to RQ1, the inferential results indicate that no statistically significant differences were observed between Indian and German consumers across any of the eight CSI dimensions. Furthermore, effect size analysis using Cohen's d reveals negligible to small magnitudes of difference across all dimensions ($d = 0.02$ to 0.26), suggesting that the observed mean variations are not only statistically non-significant but also practically limited in scope. Together, these findings are consistent with a pattern of reduced cultural divergence in consumer decision-making among young, digitally active consumers in India and Germany.

Earlier studies frequently reported significant cross-country differences in CSI structures, attributing them to variations in economic development, retail maturity, and deeply held cultural values (Lysonski et al., 1996; Mehta and Dixit, 2016). The present findings suggest that such distinctions may be diminishing, at least among young consumers who are extensively embedded in digital retail ecosystems. A plausible explanation lies in the increasing standardisation of digital consumption environments, where young consumers across both India and Germany engage with

similar global platforms, international brand narratives, algorithmic recommendations, and social media-driven consumption norms (Kim and Eastin, 2011; Lichy et al., 2023). These shared digital contexts may foster broadly similar decision-making orientations, reducing the relative influence of national cultural differences on consumer cognition and behaviour (De Mooij, 2004; Klein & Sharma, 2022). With respect to RQ2, the descriptive and inferential results together reveal several dominant decision-making orientations shared across both groups. Perfectionism and price–value consciousness emerge as the most prominent traits in both samples, with consistently high mean scores indicating that quality evaluation and value optimisation remain central to consumer decision-making regardless of cultural background. This suggests that functional purchase criteria continue to anchor consumer behaviour even within digitally transformed retail environments. Moderate levels of brand consciousness, fashion consciousness, and recreational shopping orientation are evident in both groups, indicating that symbolic and experiential dimensions of consumption are present but secondary to functional considerations. Impulsiveness and confusion from overchoice are observed at moderate levels in both countries, reflecting the shared influence of digital retail environments characterised by promotional stimuli and information abundance. While the between-group differences do not reach statistical significance, some contextual tendencies are worth noting descriptively. Indian consumers record relatively higher mean scores for brand consciousness and recreational shopping orientation, which may reflect the aspirational consumption culture and the growing role of shopping as a leisure activity in India's rapidly expanding digital retail landscape (Sharma et al., 2018). German consumers demonstrate marginally higher scores for price–value consciousness and brand loyalty, patterns that align with the characterisation of German consumers as quality-driven, efficiency-oriented, and consistent in their brand relationships (Walsh et al., 2001). These descriptive tendencies are consistent with prior literature, though they fall short of statistical significance in the present study and should not be interpreted as established cross-cultural differences without further replication.

5. Conclusion

This study set out to examine whether young consumers in India and Germany differ in their decision-making styles and to validate the Consumer Style Inventory across both settings. The CSI demonstrated strong reliability and a factor structure consistent with its original eight-dimension framework in both countries, confirming its continued usefulness as a cross-cultural research tool. Contrary to earlier literature emphasising cultural divergence, Indian and German respondents showed no statistically significant differences on any CSI dimension, with perfectionism and price value consciousness standing out as shared dominant traits. These results point to a narrowing of cultural differences among young, digitally engaged consumers, likely driven by shared exposure to global digital retail environments rather than by any weakening of the CSI framework itself. For scholars, this supports continued cross-national use of the CSI. For practitioners, it suggests that global brands targeting younger consumers can lean more heavily on standardised marketing

strategies, while still monitoring how this apparent convergence evolves as digital retail ecosystems continue to change.

5.1 Theoretical Implications

This study offers several important contributions to consumer behaviour and cross-cultural research. First, by demonstrating consistent reliability and factor structure across India and Germany, the study strengthens the theoretical foundation of CSI and supports its continued use as a universal framework for analysing consumer decision-making styles. Second, the findings challenge the traditional assumption of strong cultural divergence in consumer behaviour. Earlier studies emphasised cultural differences as a primary determinant of decision-making styles; however, the present results suggest that such differences may be diminishing, particularly among younger consumers. Finally, the study introduces the concept of contextual dominance over cultural determinants, which extends existing theoretical perspectives by integrating technological and environmental factors into the understanding of consumer decision-making.

5.2 Practical Implications

The findings offer important implications for marketers, retailers, and global businesses. The absence of significant cross-country differences suggests that firms can adopt more standardised marketing strategies, particularly when targeting young, digitally engaged consumers, thereby reducing the need for extensive cultural adaptation. The results also highlight the growing importance of digital experience over cultural customisation, where factors such as user interface design, ease of navigation, and seamless transactions play a critical role in shaping consumer behaviour. Further, businesses should prioritise universal value drivers, including product quality, price fairness, convenience, and reliability, which remain central across both markets. The findings additionally support global brand standardisation, enabling firms to maintain consistent positioning and communication strategies. Finally, the observed pattern of behavioural similarity, if replicated in future studies, may facilitate data-driven international expansion, allowing firms to leverage comparable insights across markets.

5.3 Limitations and Future Research Directions

Despite its contributions, the study has several limitations. First, the sample is skewed towards younger consumers, particularly those aged 21–25 years. This limits the generalisability of findings to older consumer groups who may exhibit different decision-making patterns. Second, the study relies on a cross-sectional design, capturing behaviour at a single point in time. Third, the study is limited to two countries (India and Germany), which, although culturally distinct, may not represent the full spectrum of global consumer behaviour. Finally, the research focuses on general consumer goods, and findings may not be directly applicable to specific categories such as luxury products, services, or purely digital products.

Building on these limitations, several directions for future research are suggested. First, future studies should include more diverse demographic groups, particularly older consumers, to examine whether behavioural convergence persists across age cohorts. Second, expanding the research to include multiple countries across different cultural clusters would provide a more comprehensive understanding of global consumer behaviour. Third, longitudinal studies could explore how consumer decision-making styles evolve, particularly in response to technological and societal changes. Fourth, future research should integrate digital behaviour variables, such as platform usage, social media influence, and algorithmic exposure, to better understand the role of digital ecosystems in shaping consumer decisions. Fifth, examining post-purchase behaviours, including satisfaction, trust, and loyalty formation, would provide deeper insights into the long-term implications of decision-making styles. Finally, qualitative approaches or mixed-method designs could be employed to capture deeper behavioural insights, complementing the quantitative findings of the present study.

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